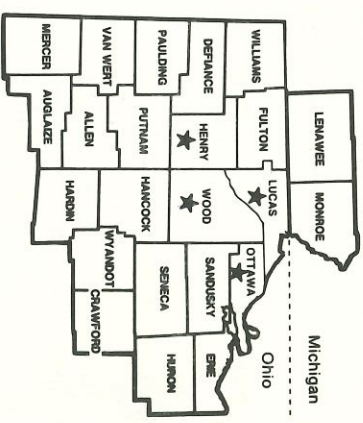


the SIGHT CENTER

A Service of the Toledo Society for the Blind
1819 Canton Avenue
Toledo, Ohio 43624
419/241-1183



★ Designates membership in United Way

Volume 22, No. 2

November, 1985

What Value Do You Place On Sight?

Dear Ms. Bennett,

I want to thank you so much for being at the West Toledo Senior Center on June 5, 1985.

Even though I had had a good checkup in August, 1984, you found a suspicious reading in my right eye.

I went to the doctor right away and he found I had glaucoma in both eyes and I am now putting a drop of medicine in each eye twice a day.

Thanks again,

Annamaria Laipply,
Oak Grove Place,
Toledo, Ohio

(Re-printed with permission of the writer)

Strong Endorsement Given to Vision Screening Program

The Sight Center is one of many organizations around the nation engaged in a year-round screening program to find people who have glaucoma or other eye diseases, but don't know it.

Last year, 7,294 adults were screened in that phase of the agency's prevention of blindness (P.O.B.) program; 218 had readings sufficiently high to warrant referral to their private eye doctors for further examination.

Through Sept. 30 of this year, 6,037 had been screened, with 552 referred for examination.

Patricia Bennett, who has headed the department since May, 1984, travels approximately 18,000 miles a year to conduct screenings at county fairs, senior citizen centers, nursing homes, schools, factories, trade fairs — any place the number of people available for testing will justify the trip.

There is no charge to the person being tested, but of course the program's operation means a substantial cash outlay to the Sight Center.

Is it worth it?

For an answer, we talked to men and women who had learned, in routine Sight Center glaucoma screenings, that they were on the road to unnecessary blindness.

"I strongly encourage everyone over 35 to be tested regularly," said Kathryn Franklin, a Sight Center trustee since last December.

Three years ago, at a screening of Toledo Headstart personnel that she had arranged, Ms. Franklin was found to have a reading of 30 in her right eye and one in the high 20's in the left eye.

"Pat Knell (former head of the POB program) suggested that I see my ophthalmologist right away.

"I did. He determined that I had glaucoma, even though it had only been two years since my last examination.

"I've been using eye drops twice daily since then," she added. "But over the next two years, the pressure in both eyes began rising, so I was placed on additional medication.

"And I see my eye doctor every six months," she emphasized. "I don't wait two years between examinations."

Charles Barnette, of Holgate, Ohio, is a 61-year-old employee of the Campbell Soup Co.'s Napoleon, Ohio, plant.

Last April, he was among 400 Campbell employees screened at work — and one of eight found with elevated eye pressures.

"I had no idea," he said. "I think it's wonderful, these screenings. The sooner (glaucoma) is found, the better the chance it can be controlled."

Fifty-five-year-old Ed Tiller, of Temperance, Mich., also came out solidly in favor of regular eye examinations and frequent glaucoma tests for people 35 and up.

Glaucoma in his right eye was detected in a screening at the General Mills plant on Laskey Road, Toledo,

Glaucoma: Relentless Destroyer of Sight

Whoever labelled glaucoma the "sneak-thief of sight" understood its nature well.

Untreated, this insidious disease leads to irreversible sight loss, a loss that can become total.

While it is no longer the leading cause of new blindness in the United States — macular degeneration now holds that unwelcome title — it silently continues to rob thousands of people of their sight each year.

It remains the leading cause of blindness among black Americans, where it is eight times more prevalent than among whites.

In its acute form, fluid pressure builds up so rapidly inside the eye that excruciating pain develops.

People stricken with it seek medical help quickly for relief from the pain, even though they may not know its cause. It is imperative that they do so, as sight can be destroyed within hours.

But with chronic glaucoma, which is far more prevalent, years may pass

last February. An office employee who must use his eyes all the time on the job, he said,

"It's discouraging to know that I have to take eye drops the rest of my life, but encouraging to know that the disease has been stopped and my sight preserved."

Eighty-five-year-old Frank Nagel, a retired farmer who makes his home in Upper Sandusky, in Wyandot County, was also surprised to learn that he was a glaucoma suspect when tested in a Sight Center screening last May.

"I'd been examined by my eye doctor last December," he said. "He told me then that the pressure in my eyes was normal."

But the presence of glaucoma in both eyes has now been confirmed, he said, adding:

"These screenings are good things. People should take advantage of them."

as fluid pressure builds slowly. Sight is being lost so gradually that the victim is unaware of it until the disease is well-advanced.

An early sign is reduced night vision. But other eye conditions can also cause poor night vision.

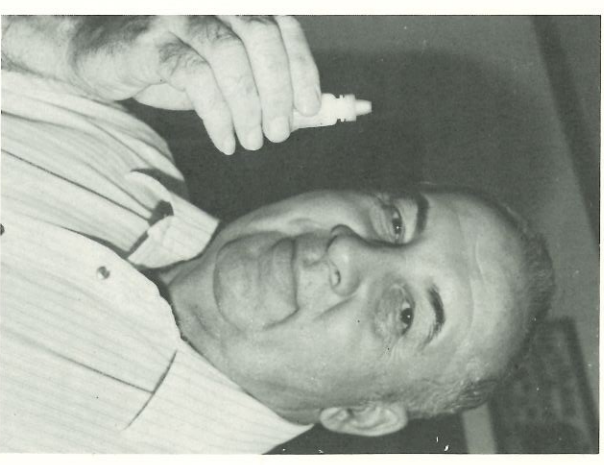
As the pressure continues to mount, the eye becomes swollen and hard; the optic nerve is affected and eventually destroyed.

While chronic glaucoma can develop at any age, even being found among new-born babies, it is mainly an affliction of people 35 or older.

Its presence can be detected through testing with a tonometer, a device for measuring the eye's surface hardness. High readings indicate that glaucoma may be present.

Once its presence has been confirmed by an ophthalmological examination, the victim must use medicated eye drops for life to keep the disease under control, although surgery or Laser therapy are occasionally employed with good results.

Daily Routine



The eyedrops in his hand have become the daily safeguard against glaucoma for Charles Barnette, of Holgate, Ohio.

Drive Launched to Shorten Waiting Time for Children's Rehabilitation Services

A drive to reduce the growing backlog of sight-handicapped children awaiting rehabilitation services in northwest Ohio and southeast Michigan is under way.

Names of 226 such young people, ranging from six months to 21 years, have been catalogued by children's worker Pamela Croson in a review of the Sight Center's files, plus referrals from doctors, hospitals, school districts, parents, and by the Ohio Bureau of Services for the Visually Impaired.

The BSVI announced in July that, except for passing along new referrals, it will no longer provide services of any kind to blind children under 13, and will only provide services relating to vocational goals for those 13 and over, according to Ms. Croson. Some of the 226 identified so far have already begun receiving services from the Sight Center, but more names are being added to the list rapidly.

"Some of these kids require a full range of services — infant stimulation, adaptive living skills, orienta-

tion and mobility, aids and appliances, and counselling," Ms. Croson said. "Others will need only one or two."

Priority has been assigned to:

- Blind children anywhere in the Sight Center's service territory who have never received professional services of any kind;
- Blind children at Elmhurst Elementary School, Toledo;
- Multi-handicapped blind youngsters at Glendale-Fellbach School, Toledo.

"If facilities exist for the specialized teaching of blind children in their home areas, we'll plug the kids into that system," she said.

That could be their local school districts, or by supplemental services teachers (SST's) who can go where needed.

But some counties provide neither specialized teaching for blind pupils in the local school districts nor by an SST, she said.

In those counties, the Sight Center is attempting to contract with local authorities to have Ms. Croson function as the SST.

Seedlings Aims to Fill Braille Gap in Youth Literature

The path to literacy for blind people is through braille — and the earlier the learning process begins, the more literate the braille student will become.

Her conviction that those statements are true is what led Debra Bonde to found Seedlings, a non-profit organization specializing in the publication of braille books for blind children, earlier this year.

Ms. Bonde, a former secretary and bookkeeper for the Sight Center, was certified in 1978 as a braille transcriptionist by the Library of Congress.

When her husband, David, was appointed pastor in 1983 of St. Olaf Lutheran Church, Detroit, she found herself with the time necessary to put a long-cherished project into action.

Using her own ingenuity, plus some professional help from her father, an engineer, she manufactures braille books via a hook-up between her personal computer and an old, manual braille printer.

"My philosophy is that it's important to get a child hooked on books at an early age," she said.

"When I was growing up, there was a wonderful children's library near my home in Palo Alto, Calif. I enjoyed going there. It was there I learned to read.

"I want blind children to have the same opportunity to learn to read and write that I had."

Seedlings is still a relatively low-budget operation, but it emphasizes quality. And it's growing.

Each page of every book is individually printed.

"No Thermoform copies," she said. Seedlings was awarded tax-exempt status by the Internal Revenue Service in July, making it eligible for grants and charitable donations.

The printing of children's books has been neglected by the braille publishing houses in the United States, she said.

Her production schedule requires her to add a new title per month to her small but growing library.

Seedlings' non-profit status enables her to produce braille books at low cost, anywhere from \$4.50 to \$11 each.

Seedlings also offers multiple titles of children's fiction in a single braille volume which costs up to \$13.

By way of contrast, Ms. Bonde said, *Charlotte's Web*, by E. E. White, costs \$22 and up from the American Printing House for the Blind.

A Boston publishing firm sells books in print and braille, so that parents may read along with their blind children, she said, but these cost up to \$18 a copy.

Seedlings offers braille books averaging \$7 each that employ "interlining," with the usual English text printed between the braille lines.

But the real issues, she said, are literacy, love of reading, and intellectual independence — and the best way for blind children to obtain those things is through reading and writing braille.

A recent grant of \$3,000 from the March of Dimes for travel expenses and supplies will enable her to go to areas formerly beyond the Sight Center's reach. The grant money cannot be used for any part of her salary, however.

The Maumee Lions Club has pledged support of \$1,000 a month to underwrite a portion of her salary.

The balance comes from a contract with the Toledo School District to provide services to sight-impaired children in Toledo Public Schools.

"Much of the work I do will be with parents, showing them how to stimulate sight in their small children, suggesting ways children can be worked into the family's life by performing chores, helping them with schoolwork when it's appropriate, and so on," she said.

She will also serve as consultant to school teachers who have blind children "main-streamed" into their classes.

Services will also be made available to parochial schools that have sight-handicapped children, but which cannot use local public school facilities or personnel for teaching them due to the constitutional requirement separating church from state.



Deb Bonde at work with her home computer.

"The blind people I know who read and write braille prefer it. Independence is a highly-valued commodity when you're handicapped," she said.

"One of the reasons some kids aren't taught braille is that there simply isn't enough good material to motivate them to learn it.

"I hope to make some very good books available to blind children, and I hope to keep the prices affordable."

For more information or a copy of the Seedlings catalogue (specify whether print or braille catalogue is desired), write: Seedlings, Braille Books For Children, 8447 Marygrove Dr., Detroit, Mich. 48221.



Nineteen-year-old **Joseph Kennedy**, Ft. Wayne, Ind., defeated five opponents to claim the United States Blind Chess Championship Tournament title at Findlay, Ohio, in July. He was also the 1983 champion.

Dr. **Ted Bullockus**, Sun City, Calif., the 1984 champion, placed second. **James Slagle**, Minneapolis, Minn., was third.

Thomas R. Day, vice president of Willis Day Storage Co., Toledo, and a Sight Center trustee since 1955, was elected to Scott High School's Hall of Fame in August. He is one of 96 so honored since the school created its Hall of Fame five years ago.

Members are former Scott students who are recognized for their business, fine arts, community service, professional and athletic achievements, in addition to their service to the school. Mr. Day is a 1943 Scott graduate.

The Toledo (Host) Lions Club will hold its 61st annual Christmas party for the blind at 6:30 p.m. Thursday, Dec. 12, 1985, at Gladioux I & II, Laskey Road, west of Douglas Road, Toledo.

THE TOLEDO SOCIETY FOR THE BLIND

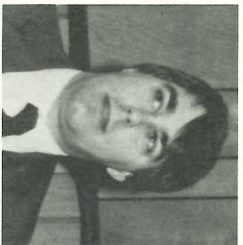
The Sight Center Newsletter is published semi-annually by the Toledo Society for the Blind, a United Way member agency in Lucas, Wood, Ottawa and Henry Counties, Ohio. Materials contained herein may be reprinted providing credit is given.

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Director's Report

Realities Demand Cooperative Effort



Blindness is on the increase.

As professionals dedicated to providing all possible services to people with sight handicaps, so that they may lead lives marked by independence, dignity, and comfort, we approach that sobering fact with an attitude based on reality rather than sentiment.

Part of the reality is that, as the population of northwest Ohio and southeast Michigan ages, we are experiencing a greater demand for our services from that older population group. But the increased demand is not limited to our older citizens; blindness appears to be increasing among children, as well. Presently, there are between 225 and 250 blind children in our 23-county area who require our services.

Considered from another angle, the reality is this: five or six years ago, the Sight Center would find about 100 new cases of blindness each year. But in the past two or three years, that number has climbed to between 350 and 400 new cases annually. Most of these new clients have come to us by referrals from their family members, physicians, other blind individuals, or government organizations. That is because we lack the staff to do our own, independent case-finding. We know that if we had sufficient staff available, we would easily find between 500 and 600 new people each year who would benefit from our services.

These services include individual counseling, group counselling, peer counselling, family counselling, orientation and mobility training, rehabilitation teaching, aids and appliances, Talking Book machines, and volunteer services. We rely on all kinds of people, both sighted and blind, to support the Sight Center — not only through their monetary contributions, but their time and energy, as well. We hope that those of you who are reading this — or are having it read to you — will be able to support our efforts with your time and energy, your financial contributions, or both. It has only been through your interest, participation and help in the past that we have been able to serve 350 to 400 newly-blinded individuals. We must rely on your support even more heavily in the future.

Barry A. McEwen
Executive Director

Board Membership Grows

Membership in the Sight Center's board of trustees has increased to 19 as the result of recent changes and additions.

New members are Dr. Jerry W. Draheim, Toledo ophthalmologist elected to a one-year term in July;

Dr. James G. Ravin, who replaces Dr. Daniel Marcus as immediate past president of the Northwest Ohio Ophthalmological Society for a one-year term;



Draheim



Ravin



Krause



Johnson

Cynthia J. Krause, program director of the Center for Alcoholism Treatment at Flower Memorial Hospital,sylvania, who replaces Jane Eley as immediate past president of ZONTA Club of Toledo 1 for a one-year term; J. Frank Johnson, vice president of Johnson, Robson & Straub, a Toledo auditing and accounting firm, who replaces Jack McLaughlin for a one-year term as immediate past president of the Toledo (Host) Lions Club.

Thanksgiving, Christmas Schedules

The Sight Center will be closed to normal business during Thanksgiving Week, Nov. 24-29, for maintenance and inventory purposes. The telephone switchboard will remain open, however, and Christmas cards will be sold during regular business hours, 8 a.m. - 4:30 p.m., on Nov. 24, 25, and 26.

The Sight Center's Christmas party

for blind children will be held from 1:30 to 4 p.m. Sunday, Dec. 15, in the agency auditorium.

The party will open with a pot-luck lunch, with Santa Claus scheduled to arrive at 3 p.m. with gifts for all children under 16.

Reservations may be placed through Dec. 10 by calling Pamela Croson, children's services, at (419) 241-1183.

Summer on Kelley's Island Suits Martha Seaman Fine

Life on the island is slower and quieter.

That's part of the appeal their 124-year-old summer home has for Martha and Jim Seaman.

When they bought the neglected dwelling on Kelley's Island in 1961, it was chiefly for the many antiques it contained, the fine view of Lake Erie, the cavernous cellars that once held up to 75,000 gallons of wine, the quiet grounds and shade trees.

They worked for nearly a quarter-century to restore it, carefully preserving the atmosphere of a 19th Century home, complete with furnishing of the period.

Their efforts bore fruit earlier this year when it was named to the National Register of Historic Places by the U.S. Department of the Interior.

The Seamans had no idea, when they started out, that their island home would eventually become a part-time business for them, a bed-and-breakfast hostel reminiscent of an older era. It is one of the few such in Ohio.

There are no telephones in the rooms to bother guests who come seeking sanctuary from the pressures of modern American life, no television set shrieking electronic messages about baseball games, politics, soap operas, beer commercials and deodorants.

Martha Seaman spends most of her time there from May through October, taking reservations, cooking, cleaning, generally supervising the business while Jim works at the Ohio Veterans Home in Sandusky.

Three years ago, she began losing her sight to macular degeneration. Her central vision is largely gone now.

Despite that, she oversees the needs of as many as six guests at a time. Jim comes over from the mainland on weekends, and other times as needed.

Orientation and mobility instruction from the Sight Center has helped considerably, Mrs. Seaman said. A large-print calendar and oversize telephone dial are also useful.

"I used to spend half my time reading," she said. "But I can no longer



Martha Seaman descends the stone steps into the yawning cellar under the watchful eye of mobility teacher Renee Morton.

do that, so I wash and cook — simple things."

Since she can no longer drive, she also finds a bicycle useful for short trips when Jim isn't there.

She laughed, recalling an incident last summer when she bicycled to the Kelley's Island municipal building to attend a meeting of the Historical Society.

"I found it," she said, "but I couldn't find the steps, or the entrance. I'd never been in the building before.

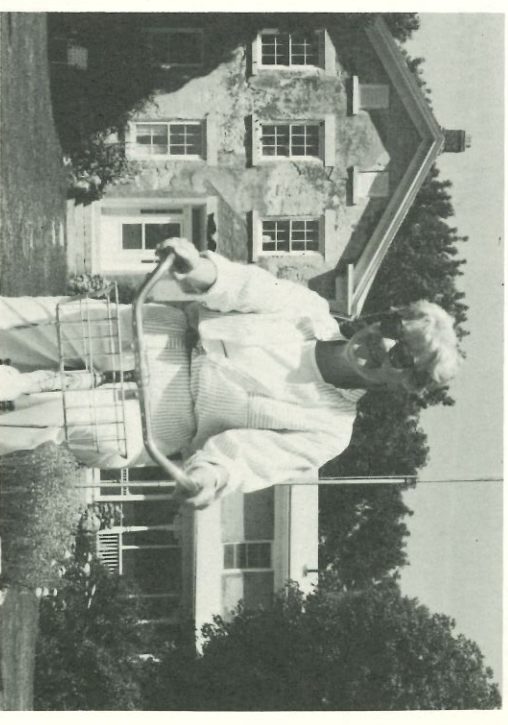
"So I turned around and came home."

Business has gotten better each year since June 1, 1984, when the Seamans opened their home to visitors, who are served a continental breakfast on the screened-in porch — weather permitting.

They're free then to spend a leisurely day fishing or swimming, visiting the glacial grooves or Inscription Rock, the grape vineyards or the state park, or simply relaxing.

In the cold months, when the Seamans move to their mainland home in Sandusky, she is an active member of a discussion group of blind people formed last spring to promote self-help by sharing information and discussing sight problems.

Her historic home serves as a backdrop to Martha Seaman and her bicycle.



Memorial Contributions

A permanent record is made of memorial contributions and other gifts to the Sight Center. Memorials are promptly acknowledged in accordance with the wishes of the contributor. The following is a list of memorials, gifts in honor of others, and bequests received by the Sight Center from April 1, 1985, through Sept. 30, 1985.

Bernard Ball, by Mrs. Judy Bauman.
Lydia C. Bates, by William F. Bates.
Mrs. Ethel Benner, by Barry A. and Cathy S. McEwen.

Richard G. Bennett, by Esther and Luke Hunt.

Helen Brondes, by Bob and Connie Terry.
Lawrence Carpenter, by Juanita M. Carstensen.

Mr. Edna Coats, by Mrs. Thelma Williams.
Walter Burrows; Mrs. George E. Morgan.
Dorothy Coffey, by the William T. Miller family.

Rubin Cohen, by Mr. and Mrs. Lewis R. Basch.

George Crawford, by Mr. and Mrs. Robert Schnitkey.

Goldie Danser, by Mr. and Mrs. Francis Lininger.

Eleanor Davis, by Mr. and Mrs. Peter Kastning.

Sidney Davis, by Mr. and Mrs. Walter Conklin; Mr. and Mrs. Robert C. Malone.

Irma Debit, by Agnes, Al, and Wanda McEwen.

Mrs. Margaret Dwyer, by Helen T. Rahrig; Mrs. Sam Dean.

Sue Egan, by Kathryn E. Schiever.

Margory Elton, by Dan and Mary Camp; Mr. and Mrs. Sam Jordan.

Mr. Lucile Garbe, by Alice N. Levey.

Tony Gleemer, Jr., by Mrs. Pauline Dungan; Thomas and Rose Watkins; Mr. and Mrs. Francis Lininger.

Mrs. Warren Greene, by Peggy Fowler and Bobbie.

Roy E. Guelenzoph, by Mr. and Mrs. Norm Schiffler; Mr. and Mrs. David Spargowski; Mrs. Grace Jirinec; William Ellis; Mrs. Marie Rippke; Bob and Betty Whiteman; Edwin Placzynski; Mr. and Mrs. K. Kammeier and family.

Hazel Gustin, by Mr. and Mrs. Joseph Keating; Les and Sue Gustin; Pan and Don Roman; Robert and Sharon Gustin; Betty Watkins; Harold J. and Teresa Calmes; Barry A. and Cathy S. McEwen; Rosemary H. Dubbs.

T. Val Hartman, by Kathryn E. Schiever.

Helen Hennig, by Charlotte Sussman.

Gettude Johnson, by Mrs. Sam Dean.

Sally Kennedy, by Della Marie Brown; Reba Bell and Jeanne Forsythe; Gladys Frazier.

C. J. Kruse, by Mrs. Irene E. Kruse.

Joan Majors, by S. W. and Mary Weatherholt.

Paula, Nathaniel, and Ashley Marie Meyer, by Virginia M. Ledeman.

Dan Myers, by Mr. and Mrs. Francis J. Lininger.

Philip Milham, by Mrs. Theresa E. Faber.

Mrs. Valeria Mor, by Mr. and Mrs. Fred Hadley; Curtis and Kevin Pipes.

Evelyn O'Neill, by Mary Brodeck.

Paul Paster, Jr., by June and Mearl Huffman.

Palma Phillips, by John and Joan Rohen; Mr. and Mrs. Fred DiFilippo; Mr. and Mrs. Ollie Raszka.

Charles Porter, by Donald L. and Alice E. Schroeder.

Carol Ritter, by Nancy J. Brock.

Edgar H. Roper, by Ruby E. Chubner; Mr. and Mrs. Kenneth McCrory.

Mrs. Betty Runner, by Al and Wanda McEwen.

Mrs. Bertha Sattler, by Mr. and Mrs. Mervin Levey.

Albert Schupp, by Mr. and Mrs. Clayton Reed.

Buddy Simon, by Mr. and Mrs. Lewis R. Basch.

Mrs. Evra B. Surbeck, by Mr. and Mrs. Charles H. Wabnitz; Mr. and Mrs. Melvin Pegel.

Aileen Thompson, by Mrs. Franklin L. Schroeder; Mrs. Paul C. Fritsch; Mildred Slek.

Patrick Valdes, by Mary Ostertag.

Mrs. Peg Velliquette, by Mrs. Pauline Dungan; Mr. and Mrs. Raymond Glesner; Mr. and Mrs. Francis Lininger; June and Mearl Huffman.

Mrs. Zula Walrath, by Mr. and Mrs. Jay Thornburgh.

Betty White, by Mrs. Pauline Dungan; Mr. and Mrs. Raymond Glesner; Mr. and Mrs. Francis Lininger; Mr. and Mrs. T. B. Watkins.
Clarence Yaeck, by Al, Wanda, and Agnes McEwen.

Gifts In Honor of

Birthday of Mrs. Stanley Dolgin, by Mr. and Mrs. Lewis R. Basch.

Special birthday of Ruth Feniger, by Milton and Adele Adess; Marion and Jerry I. Baron; Adele and Norman Barron; Mr. and Mrs. Lewis R. Basch; Michael J. and Linda A. Beretsky; Carole and Larry Brindorf; Henry R. Bloch; Mr. and Mrs. Charles A. Cahn; Stanley and Shirley Dolgin; Mr. and Mrs. Stanley Friedman; Mrs. Leonard Fruchman; Gene and Alan Goldenberg; Bernice and Mark Goldman; Jean C. Gordon; Ann and Howard Grayson; Sanford and Dorothy M. Green; Dr. and Mrs. Mervin E. Green; Louise K. Green; Mr. and Mrs. Melbourne Harris; Mr. and Mrs. Maurice Isaacson; Jerry and Eddie Jacobson; Mr. and Mrs. Julian M. Kaplin; Mr. and Mrs. Maury I. Kaplin; Mr. and Mrs. Richard L. Kaplin; Mr. and Mrs. Marvin Kobacker; Marjorie Kramer; Lib and Rob Lewis; Syd and Neda Leach; Mr. and Mrs. Stanley K. Levinson; Lou and Jeanne Michael; Elliot and Irene Miller; Irv and Doty Mindel; Ellie and Sy Mindel; Mr. and Mrs. David Morgan; David and Frances Mostov; Mr. and Mrs. William Osterman; Peerless Molded Plastics, Inc.; Mrs. Irving Perlmutter; Mr. and Mrs. L. M. Radovsky; Sue Radovsky and Bob Winston; Mr. and Mrs. Lawrence B. Raskin; Mr. and Mrs. Henry Roberts; Harriet and Theodore Sall; Mary Jo Silverman; Miriam and Nelson Thal; Gettude and Arthur Victor; Mr. and Mrs. Abe Whitman.

The 93rd Birthday of Genevieve Givins, by Floyd G. and Laura M. Ramsdell.
Anna Belle Haasinger, by Allan Bobzean.
Tammy Hayes, by Father Murphy.
Retirement of Charles E. Trauger, by Alma and R. N. Fields.

Bequests

William and Rachael Crawford Estate.
Gladys M. Drager Estate.
Elizabeth E. Fink Estate.
Arthur W. Halm Estate.
Daisy S. Hickok Estate.
Warren J. McAtee Estate.
Laura Shimpf, Golden Circle Trust.
Margaret A. Wensel Estate.
Anonymous Estate.

Speakers Available on Varied Topics

Speakers from the Sight Center are available to groups desiring information on a wide variety of sight-related topics.

A color slide presentation illustrating the Center's role in aiding sight-handicapped people lead independent lives is also available, as are several 16-millimeter films covering such areas as industrial eye safety, recent medical advances pertaining to sight, dealing with the special problems of blind children, and more. For information, call 241-1183.

Cutting Down Glare



Bob Sampson, right, of Toledo, who is legally blind from retinitis pigmentosa, was one of the first to buy a Sight Center cap when they went on sale last summer. He served as a willing model for his mobility instructor, Mary Reiff, shown adjusting the cap for that precise, jaunty angle sought by every boulevardier. With RP, of course, glare reduction is important. The caps, which were Ms. Reiff's brain-child, are available for \$3.50 by calling Loretta Turner, aids and appliances, at 241-1183.

Life Insurance Can Be Deferred-Gift Vehicle

With the end of the tax year approaching, a review of your assets might reveal that an insurance policy you bought years ago is no longer needed to meet its original purpose. In such a case, that policy could serve as a vehicle for a tax-deductible, deferred gift to the charity of your choice. Several variations are possible:

- The gift of a fully paid-up policy enables the donor to deduct its replacement cost.
- The gift of a policy on which premiums are still being paid enables the donor to deduct an amount approximately equal to the policy's current cash value. All future premiums paid on the policy are also deductible.
- Donation of policy dividends by assignment enables the donor to deduct the amount of the dividends on a year-by-year basis.
- Another method is to take out a new policy, naming the Sight Center as the irrevocable owner and beneficiary, thereby assuring a substantial gift in the future at a relatively small yearly cost. The annual premiums are deductible as charitable gifts on the donor's federal income tax return.

These and other types of deferred giving, including gifts provided by will or trust, have gained increasing acceptance among persons wishing to reduce tax liabilities, or who need to conserve income now but still have a strong desire to contribute.

In all cases, donors should consult with their tax advisors.

Sight Center Resumes Broadcasts on WAMP-FM

The Sight Center returned to the airwaves Monday, Sept. 23, with a new, half-hour format of news for the blind community over Scott High School's student radio station, WAMP-FM (88.3 meg).

The school has donated use of its broadcast facilities to the Center since 1981.

This year, for the first time, other non-profit agencies have been awarded half-hour time slots on Tuesday, Wednesday, Thursday, and Friday afternoons at 6:30 p.m., according to John Kuschell, coordinator of the school's senior broadcast arts program.